

Safety and Soundness Statistics
Industrial Banking Industry
Information Date: 9/30/2009
Data Source: FDIC Reports of Condition and Income

	YTD Net Income	Deposits	Assets	Noncurrent Loans and Leases	Other Real Estate Owned	Total Troubled Assets	Reserves	Total Bank Equity Capital	Bank Equity Capital Plus Reserves	Troubled Asset Ratio	Reserves to Total Troubled Asset Ratio	Equity Capital to Asset Ratio	Equity Capital + Reserve to Asset Ratio	Deposit to Asset Ratio	ROA
National Totals	\$ 9,590,014,000	\$ 9,100,945,627,000	\$ 13,247,285,369,000	\$ 366,620,535,000	\$ 37,349,051,000	\$ 403,969,586,000	\$ 220,267,948,000	\$ 1,444,140,913,000	\$ 1,664,408,861,000	24.3%	54.5%	10.9%	12.6%	68.7%	0.09%
National Median Troubled Asset Ratio										14.1%					
Financial ILC Bank Totals	\$ 300,373,000	\$ 76,317,596,000	\$ 112,766,813,000	\$ 2,470,893,000	\$ 153,204,000	\$ 2,624,097,000	\$ 2,408,526,075	\$ 16,903,314,000	\$ 19,311,840,075	13.6%	91.8%	15.0%	17.1%	67.7%	0.46%
Financial ILC Bank Median										9.2%					
Commercial ILC Bank Totals	\$ 254,647,000	\$ 13,560,191,000	\$ 18,678,884,000	\$ 174,172,000	\$ -	\$ 174,172,000	\$ 297,473,000	\$ 3,244,073,000	\$ 3,541,546,000	4.9%	170.8%	17.4%	19.0%	72.6%	1.78%
Commercial ILC Bank Median										1.7%					
All ILC Bank Totals	\$ 555,020,000	\$ 89,877,787,000	\$ 131,445,697,000	\$ 2,645,065,000	\$ 153,204,000	\$ 2,798,269,000	\$ 2,705,999,075	\$ 20,147,387,000	\$ 22,853,386,075	12.2%	96.7%	15.3%	17.4%	68.4%	0.70%
ILC Bank Median Trouble Asset Ratio										8.3%					
National Totals without ILC Bank Totals	\$ 9,034,994,000	\$ 9,011,067,840,000	\$ 13,115,839,672,000	\$ 363,975,470,000	\$ 37,195,847,000	\$ 401,171,317,000	\$ 217,561,948,925	\$ 1,423,993,526,000	\$ 1,641,555,474,925	24.4%	54.2%	10.9%	12.5%	68.7%	0.09%

ILC Banks	ST	Type	Commercial Backed	YTD Net Income	Deposits	Assets	Noncurrent loans and leases	Other Real Estate Owned	Total Troubled Assets	Reserves	Total Bank Equity Capital	Bank Equity Capital Plus Reserves	Troubled Asset Ratio	Reserves to Total Troubled Asset Ratio	Equity Capital to Asset Ratio	Equity Capital + Reserve to Asset Ratio	Deposit to Asset Ratio	ROA
First Security Thrift Company (Business Bank)	CA	Financial	No	\$ 3,599,000	\$ 255,073,000	\$ 317,069,000	\$ -	\$ -	\$ -	\$ 1,771,000	\$ 32,253,000	\$ 34,024,000	0.0%	100.0%	10.2%	10.7%	80.4%	1.44%
Trust Industrial Bank (Lincoln Trust Company)	CO	Financial	No	\$ 3,515,000	\$ 713,098,000	\$ 797,740,000	\$ -	\$ -	\$ -	\$ -	\$ 78,431,000	\$ 78,431,000	0.0%	100.0%	9.8%	9.8%	89.4%	0.53%
Arcus Financial Bank	UT	Healthcare	No	\$ (289,000)	\$ 151,740,000	\$ 190,281,000	\$ -	\$ -	\$ -	\$ -	\$ 35,385,000	\$ 35,385,000	0.0%	100.0%	18.6%	18.6%	79.7%	-0.21%
Sallie Mae Bank	UT	Financial	No	\$ 47,625,000	\$ 6,654,914,000	\$ 7,936,149,000	\$ 6,217,000	\$ -	\$ 6,217,000	\$ 39,498,000	\$ 1,154,194,000	\$ 1,193,692,000	0.5%	635.3%	14.5%	15.0%	83.9%	1.03%
UBS Bank USA	UT	Financial	No	\$ 149,703,000	\$ 27,896,787,000	\$ 31,436,802,000	\$ 3,381,000	\$ -	\$ 3,381,000	\$ 11,487,000	\$ 2,465,238,000	\$ 2,476,726,000	0.1%	339.8%	7.8%	7.9%	88.7%	0.80%
OptumHealth Bank, Inc	UT	Healthcare	No	\$ 24,760,000	\$ 817,753,000	\$ 1,166,069,000	\$ 75,000	\$ -	\$ 75,000	\$ 75	\$ 131,548,000	\$ 131,548,075	0.1%	0.1%	11.3%	11.3%	70.1%	3.95%
Rancho Santa Fe Thrift & Loan	CA	Financial	No	\$ 429,000	\$ 1,505,000	\$ 53,687,000	\$ 482,000	\$ -	\$ 482,000	\$ 4,000,000	\$ 25,311,000	\$ 29,311,000	1.6%	829.9%	47.1%	54.6%	2.8%	1.23%
Fireside Bank	CA	Financial	No	\$ (1,371,000)	\$ 758,562,000	\$ 1,014,463,000	\$ 5,598,000	\$ -	\$ 5,598,000	\$ 98,464,000	\$ 231,531,000	\$ 329,995,000	1.7%	1758.9%	22.8%	32.5%	74.8%	-0.21%
CapitalSource Bank	CA	Financial	No	\$ (86,087,000)	\$ 4,390,513,000	\$ 5,529,035,000	\$ 182,696,000	\$ -	\$ 182,696,000	\$ 126,749,000	\$ 845,191,000	\$ 971,940,000	18.8%	69.4%	15.3%	17.6%	79.4%	-2.69%
USAA Savings Bank	NV	Financial	No	\$ 100,523,000	\$ 596,965,000	\$ 9,779,340,000	\$ 111,033,000	\$ -	\$ 111,033,000	\$ 383,419,000	\$ 2,640,710,000	\$ 3,024,129,000	3.7%	345.3%	27.0%	30.9%	6.1%	2.31%
LCA Bank Corporation	UT	Leasing	No	\$ 331,000	\$ 32,744,000	\$ 39,846,000	\$ 252,000	\$ -	\$ 252,000	\$ 1,283,000	\$ 5,838,000	\$ 7,121,000	3.5%	509.1%	14.7%	17.9%	82.2%	1.63%
ADB Bank	UT	Insurance	No	\$ 224,000	\$ 51,160,000	\$ 58,940,000	\$ 199,000	\$ -	\$ 199,000	\$ 64,000	\$ 7,389,000	\$ 7,453,000	2.7%	32.2%	12.5%	12.6%	86.8%	0.68%
Medallion Bank	UT	Financial	No	\$ 4,980,000	\$ 361,989,000	\$ 445,985,000	\$ 5,231,000	\$ 471,000	\$ 5,702,000	\$ 12,860,000	\$ 79,017,000	\$ 91,877,000	6.2%	225.5%	17.7%	20.6%	81.2%	2.00%
World Financial Capital Bank	UT	Financial	No	\$ 5,024,000	\$ 295,839,000	\$ 379,993,000	\$ 17,716,000	\$ -	\$ 17,716,000	\$ 22,786,000	\$ 72,066,000	\$ 94,852,000	18.7%	128.6%	19.0%	25.0%	77.9%	2.64%
Circle Bank	CA	Financial	No	\$ 1,336,000	\$ 183,207,000	\$ 254,660,000	\$ 1,963,000	\$ -	\$ 1,963,000	\$ 2,798,000	\$ 19,196,000	\$ 21,994,000	8.9%	142.5%	7.5%	8.6%	71.9%	0.93%
Advanta Bank Corporation	UT	Financial	No	\$ (315,172,000)	\$ 2,092,114,000	\$ 2,284,186,000	\$ 63,571,000	\$ -	\$ 63,571,000	\$ 97,683,000	\$ 95,011,000	\$ 192,694,000	33.0%	153.7%	4.2%	8.4%	91.6%	-20.52%
Finance and Thrift Company	CA	Financial	No	\$ 187,000	\$ 85,120,000	\$ 113,302,000	\$ 2,154,000	\$ -	\$ 2,154,000	\$ 3,377,000	\$ 24,701,000	\$ 28,078,000	7.7%	156.8%	21.8%	24.8%	75.1%	0.29%
Centennial Bank	CA	Financial	No	\$ (2,123,000)	\$ 623,821,000	\$ 825,568,000	\$ 18,424,000	\$ 9,293,000	\$ 27,717,000	\$ 17,624,000	\$ 87,184,000	\$ 104,808,000	26.4%	63.6%	10.6%	12.7%	75.6%	-0.44%
Wright Express Financial Services	UT	Transportation	No	\$ 38,051,000	\$ 664,942,000	\$ 853,252,000	\$ 2,863,000	\$ -	\$ 2,863,000	\$ 8,597,000	\$ 110,049,000	\$ 118,646,000	2.4%	300.3%	12.9%	13.9%	77.9%	8.54%
The Morris Plan Co-Terre Haute	IN	Financial	No	\$ 582,000	\$ 43,605,000	\$ 57,438,000	\$ 747,000	\$ 287,000	\$ 1,034,000	\$ 3,055,000	\$ 8,214,000	\$ 11,269,000	9.2%	295.5%	14.3%	19.6%	75.9%	1.82%
Minnesota First Credit And Savings	MN	Financial	No	\$ 141,000	\$ 21,738,000	\$ 28,375,000	\$ 273,000	\$ 159,000	\$ 432,000	\$ 340,000	\$ 3,145,000	\$ 3,485,000	12.4%	78.7%	11.1%	12.3%	76.6%	0.90%
Balboa Thrift and Loan Association	CA	Insurance	No	\$ 315,000	\$ 187,956,000	\$ 207,553,000	\$ 1,701,000	\$ 800,000	\$ 2,501,000	\$ 5,323,000	\$ 19,350,000	\$ 24,673,000	10.1%	212.8%	9.3%	11.9%	90.6%	0.27%
American Express Centurion	UT	Financial	No	\$ 573,841,000	\$ 13,577,820,000	\$ 25,455,609,000	\$ 439,344,000	\$ -	\$ 439,344,000	\$ 1,066,468,000	\$ 4,234,787,000	\$ 5,301,255,000	8.3%	242.7%	16.6%	20.8%	53.3%	4.18%
Merrick Bank Corporation	UT	Financial	No	\$ 1,615,000	\$ 929,991,000	\$ 1,152,322,000	\$ 73,789,000	\$ -	\$ 73,789,000	\$ 227,330,000	\$ 203,457,000	\$ 430,787,000	17.1%	308.1%	17.7%	37.4%	80.7%	0.26%
Woodlands Commercial Bank	UT	Financial	No	\$ 48,714,000	\$ 2,709,899,000	\$ 3,542,900,000	\$ 63,299,000	\$ -	\$ 63,299,000	\$ 1,501,000	\$ 645,778,000	\$ 647,279,000	9.8%	2.4%	18.2%	18.3%	76.5%	2.00%
Silvergate Bank	CA	Financial	No	\$ 1,141,000	\$ 236,127,000	\$ 341,025,000	\$ 3,768,000	\$ 3,117,000	\$ 6,885,000	\$ 3,225,000	\$ 32,910,000	\$ 36,135,000	19.1%	46.8%	9.7%	10.6%	69.2%	0.61%
Finance Factors, Ltd	HI	Financial	No	\$ (515,000)	\$ 510,784,000	\$ 671,259,000	\$ 41,837,000	\$ 4,272,000	\$ 46,109,000	\$ 7,575,000	\$ 65,100,000	\$ 72,675,000	63.4%	16.4%	9.7%	10.8%	76.1%	-0.13%
Beal Bank Nevada	NV	Financial	No	\$ 212,457,000	\$ 2,781,788,000	\$ 5,742,942,000	\$ 648,663,000	\$ 42,535,000	\$ 691,198,000	\$ 66,510,000	\$ 1,744,740,000	\$ 1,811,250,000	38.2%	9.6%	30.4%	31.5%	48.4%	7.33%
Capmark Bank	UT	Financial	No	\$ (505,422,000)	\$ 7,574,506,000	\$ 10,585,074,000	\$ 655,793,000	\$ 70,147,000	\$ 725,940,000	\$ 153,389,000	\$ 1,672,928,000	\$ 1,826,317,000	39.7%	21.1%	15.8%	17.3%	71.6%	-6.67%
Tamalpais Bank	CA	Financial	No	\$ (8,400,000)	\$ 493,505,000	\$ 694,241,000	\$ 72,764,000	\$ 6,005,000	\$ 78,768,000	\$ 26,259,000	\$ 47,023,000	\$ 73,282,000	107.5%	33.3%	6.8%	10.6%	71.1%	-1.60%
Celtic Bank	UT	Financial	No	\$ 8,413,000	\$ 186,630,000	\$ 216,139,000	\$ 16,933,000	\$ 7,104,000	\$ 24,037,000	\$ 3,720,000	\$ 22,802,000	\$ 26,522,000	90.6%	15.5%	10.5%	12.3%	86.3%	5.62%
Community Commerce Bank	CA	Community Develo	No	\$ (206,000)	\$ 280,332,000	\$ 387,225,000	\$ 13,284,000	\$ 4,580,000	\$ 17,864,000	\$ 6,677,000	\$ 36,162,000	\$ 42,839,000	41.7%	37.4%	9.3%	11.1%	72.4%	-0.07%
WebBank	UT	Financial	No	\$ (7,323,000)	\$ 25,093,000	\$ 39,691,000	\$ 4,292,000	\$ 402,000	\$ 4,694,000	\$ 2,324,000	\$ 12,434,000	\$ 14,758,000	31.8%	49.5%	31.3%	37.2%	63.2%	-24.29%
Golden Security Bank	CA	Financial	No	\$ (225,000)	\$ 129,976,000	\$ 168,653,000	\$ 12,551,000	\$ 4,033,000	\$ 16,584,000	\$ 2,370,000	\$ 14,240,000	\$ 16,610,000	99.8%	14.3%	8.4%	9.8%	77.1%	-0.17%
				\$ 300,373,000	\$ 76,317,596,000	\$ 112,766,813,000	\$ 2,470,893,000	\$ 153,204,000	\$ 2,624,097,000	\$ 2,408,526,075	\$ 16,903,314,000	\$ 19,311,840,075	13.6%	91.8%	15.0%	17.1%	67.7%	0.46%
Eaglemark Savings Bank	NV	Automotive	Yes	\$ 3,386,000	\$ 1,090,000	\$ 31,602,000	\$ -	\$ -	\$ -	\$ -	\$ 8,622,000	\$ 8,622,000	0.0%	100.0%	27.3%	27.3%	3.4%	14.10%
First Electronic Bank	UT	Commercial	Yes	\$ 43,000	\$ 9,091,000	\$ 16,068,000	\$ -	\$ -	\$ -	\$ -	\$ 5,834,000	\$ 5,834,000	0.0%	100.0%	36.3%	36.3%	56.6%	0.34%
Target Bank	UT	Retail	Yes	\$ 732,000	\$ 90,443,000	\$ 103,704,000	\$ 86,000	\$ -	\$ 86,000	\$ 198,000	\$ 11,566,000	\$ 11,764,000	0.7%	230.2%	11.2%	11.3%	87.2%	0.94%
Transportation Alliance Bank, Inc.	UT	Transportation	Yes	\$ 3,763,000	\$ 428,162,000	\$ 531,973,000	\$ 984,000	\$ -	\$ 984,000	\$ 2,246,000	\$ 68,869,000	\$ 71,115,000	1.4%	228.3%	12.9%	13.4%	80.5%	0.94%
EnerBank USA	UT	Energy	Yes	\$ 743,000	\$ 163,904,000	\$ 238,912,000	\$ 476,000	\$ -	\$ 476,000	\$ 5,782,000	\$ 21,602,000	\$ 27,384,000	1.7%	1214.7%	9.0%	11.5%	68.6%	0.47%
BMW Bank of North America	UT	Automotive	Yes	\$ 68,681,000	\$ 4,721,729,000	\$ 6,339,293,000	\$ 19,605,000	\$ -	\$ 19,605,000	\$ 78,774,000	\$ 618,007,000	\$ 696,781,000	2.8%	401.8%	9.7%	11.0%	74.5%	1.61%
Toyota Financial Savings Bank	NV	Automotive	Yes	\$ (6,761,000)	\$ 696,570,000	\$ 856,281,000	\$ 24,370,000	\$ -	\$ 24,370,000	\$ 36,364,000	\$ 58,794,000	\$ 95,158,000	25.6%	149.2%	6.9%	11.1%	81.3%	-1.25%